

## CLAIMS

1. A method for processing an access request, the method comprising:
  - a. capturing user reference data from a wireless device carried by a user, the user reference data including user biometric data or user metric data, the user reference data having been submitted during user registration;
  - b. capturing user sensed data as the user writes a name, the name being written with a stylus, the user sensed data including user biometric data or user metric data;
  - c. transmitting the user sensed data and the user captured data to a processor, the user reference data being transmitted to the processor by means of radio-frequency transmission;
  - d. comparing the user sensed data against the user reference data in the processor;
  - e. authenticating the identity of the user based upon the results of the comparison; and
  - f. enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved the other system criteria being fund availability, network clearance, or physical clearance, respectively.
2. A method for processing an access request, the method comprising:
  - a. capturing a user record number from a wireless device carried by a user, the user record number having been submitted in a registration process;

- b. capturing user sensed data as the user writes a name, the user sensed data including user biometric data or user metric data, the name being written with a stylus;
- c. transmitting the user sensed data and the user record number to a processor system, the user record number being transmitted to the processor by means of radio-frequency transmission;
- d. using the user record number to retrieve user reference data, the user reference data including user biometric data, user metric data, or user signature data;
- e. comparing the user sensed data with the user reference data in the processor;
- f. authenticating the identity of the user based upon the results of the comparison; and
- g. enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved the other system criteria being fund availability, network clearance, or physical clearance, respectively.

3. A method for processing an access request, the method comprising:

- a. capturing user reference data (involving user biometric data or user metric data) from a wireless device carried by a user, the user reference data being embedded in a barcode, the user reference data having been submitted in a registration process;
- b. capturing user sensed data as the user writes a name, the name being written with a stylus, the user sensed data including user biometric data or user metric data;

- c. transmitting the user sensed data and the user captured data to a processor system, the user reference data being transmitted to the processor by means of a barcode reader;
  - d. comparing the user sensed data against the user reference data in the processor;
  - e. authenticating the identity of the user based upon the results of the comparison; and
  - f. enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved the other system criteria being fund availability, network clearance, or physical clearance, respectively.
4. A method for processing an access request, the method comprising:
- a. capturing a user record number from a wireless device carried by a user, the user record number, the user record number being embedded in a barcode having been submitted in a registration process;
  - b. capturing user sensed data as the user writes a name, the name being written with a stylus, the user sensed data including user biometric data or user metric data;
  - c. transmitting the user sensed data and the user record number to a processor system, the user record number being transmitted to the processor by means of a barcode scanner;
  - d. using the user record number to retrieve user reference data, the user reference data including user biometric data, user metric data, or user signature data;
  - e. comparing the user sensed data with the user reference data in the processor;

- f. authenticating the identity of the user based upon the results of the comparison; and
- g. enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved, the other system criteria being fund availability, network clearance, or physical clearance, respectively. .

5. A system comprising:

- a. a stylus for capturing user biometric, metric, or signature data of a user as the stylus is being used to submit user data;
- b. a wireless device carried by the user, the wireless device having memory, the memory including user data, the user data including a user data record number;
- c. a processing system that captures the user data record number from the wireless device by means of radio frequency transmission, the radio frequency transmission occurring from the wireless device to the processor, the processing system accessing user reference data by use of the user record number, the user data record including reference data involving user biometric data, user metric data, or user signature data, the processing system using the captured data processed from the stylus for comparison against the user reference data processed from the wireless device, user authentication being based upon the comparison, user access to an account, a network, or a physically secure location being permitted if the processor confirms the user identity and other system criteria confirms the access request should be approved, the other system criteria being fund availability, network clearance, or physical clearance, respectively.

6. A system comprising:

- a. a stylus for capturing user biometric data, metric data, or signature data as the stylus is being used to submit user data;
- b. a wireless device carried by the user, the wireless device having memory, the memory including user reference data (involving user biometric data, user metric data, or user signature data); and
- c. a processing system that captures the user reference data from the wireless device by means of radio frequency transmission, the radio frequency transmission occurring from the wireless device to the processor, the processing system using the captured data processed from the stylus for comparison against the user reference data processed from the wireless device, user authentication being based upon the comparison, user access to an account, a network, or a physically secure location being permitted if the processor confirms the user identity and other system criteria confirms that the access request should be approved, the other system criteria being fund availability, network clearance, or physical clearance, respectively.

7. A system comprising:

- a. a stylus for capturing user biometric, metric, or signature data of a user as the stylus is being used to submit user data;
- b. a wireless device carried by the user, the wireless device having memory, the memory including user data, the user data including a user data record number, the user data being embedded in a barcode; and
- c. the processing system capturing the user data record number from the wireless device by means of a barcode reader, the processing system accessing user reference data by use of the user record number, the user data record including reference data involving user biometric data, user metric data, or user signature data, the processing system using the captured data processed from the stylus for

comparison against the user reference data processed from the wireless device, user authentication being based upon the comparison, user access to an account, a network, or a physically secure location being permitted if the processor confirms the user identity and other system criteria confirms the access request should be approved, the other system criteria being fund availability, network clearance, or physical clearance, respectively.

8. A system comprising:

- a. a stylus for capturing user biometric data, metric data, or signature data as the stylus is being used to submit user data;
- b. a wireless device carried by the user, the wireless device having memory, the memory including user reference data, the user reference data including user biometric data, user metric data, or user signature data; and
- c. a processing system that captures the user data record number from the wireless device by means of a barcode reader, the processing system using the captured data processed from the stylus for comparison against the user reference data processed from the wireless device, user authentication being based upon the comparison, user access to an account, a network, or a physically secure location being permitted if the processor confirms the user identity and other system criteria confirms that approval is appropriate for the access request, enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved, the other system criteria being fund availability, network clearance, or physical clearance, respectively.

9. A method for enabling a user to process a payment for goods or services from a provider, the method comprising:

- a. tendering funds sufficient to pay for the goods or services, fund tendering being by a payment card and through a cardreader;
- b. capturing user reference data (involving user biometric data or user metric data) from a wireless device carried by the user, the wireless device being separate and apart from the payment card, the user reference data having been submitted in a registration process;
- c. capturing user sensed data, the user sensed data including user biometric data or user metric data;
- d. transmitting the user sensed data and the user reference data to a processor system, the user reference data being transmitted to the processor by means of radio-frequency transmission;
- e. comparing the user sensed data against the user reference data; and
- f. advising the provider of the goods or services when user identity is denied resulting from the comparison of the user sensed data with the user reference data.

10. A method for processing an access request, the method comprising:

- a. capturing user sensed data as the user writes a name, the name being written with a stylus, the user sensed data including user biometric data or user metric data;
- b. transmitting the user sensed data to a smart card, the smart card including a smart-card processor, the smart-card processor including memory, the memory including user reference data, the user reference data including user biometric data or user metric data;

- c. comparing the user sensed data against the user reference data in the smart-card processor;
- d. authenticating the identity of the user based upon the results of the comparison;  
and
- e. enabling user access to an account, a network, or a physically secure location if the processor confirms user identity and other system criteria confirms the access request should be approved the other system criteria being fund availability, network clearance, or physical clearance, respectively.